

**SNAPSHOT of HOME Program Performance--As of 09/30/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **South Bend Consortium**

State: **IN**

PJ's Total HOME Allocation Received: **\$16,796,098**

PJ's Size Grouping\*: **B**

PJ Since (FY): **1992**

| Category   | PJ       | State Average | State Rank | Nat'l Average    | Nat'l Ranking (Percentile):* |         |         |
|--|----------|---------------|------------|------------------|------------------------------|---------|---------|
|  |          |               |            |                  | Group                        | B       | Overall |
| Program Progress:  |          |               |            | PJs in State: 12 |                              |         |         |
| % of Funds Committed   | 100.00 % | 96.41 %       | 1          | 94.94 %          | 100                          | 100     |         |
| % of Funds Disbursed   | 96.21 %  | 91.48 %       | 3          | 84.35 %          | 95                           | 94      |         |
| Leveraging Ratio for Rental Activities                           | 1.56     | 2.95          | 10         | 4.59             | 21                           | 24      |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 92.02 %  | 91.36 %       | 9          | 81.38 %          | 48                           | 43      |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 72.31 %  | 88.05 %       | 11         | 68.05 %          | 51                           | 49      |         |
| Low-Income Benefit:  |          |               |            |                  |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 82.61 %  | 81.96 %       | 7          | 79.65 %          | 51                           | 47      |         |
| % of 0-30% AMI Renters to All Renters***                         | 43.08 %  | 47.56 %       | 11         | 44.76 %          | 46                           | 45      |         |
| Lease-Up:  |          |               |            |                  |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 97.63 %  | 98.63 %       | 7          | 94.31 %          | 45                           | 43      |         |
| Overall Ranking:   |          |               | In State:  | 10 / 12          | Nationally:                  | 47      | 49      |
| HOME Cost Per Unit and Number of Completed Units:                |          |               |            |                  |                              |         |         |
| Rental Unit  | \$16,766 | \$18,166      |            | \$25,245         | 253 Units                    | 33.80 % |         |
| Homebuyer Unit   | \$28,954 | \$14,830      |            | \$14,395         | 326 Units                    | 43.50 % |         |
| Homeowner-Rehab Unit   | \$13,341 | \$15,192      |            | \$20,186         | 156 Units                    | 20.80 % |         |
| TBRA Unit  | \$5,016  | \$2,036       |            | \$3,142          | 14 Units                     | 1.90 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): South Bend Consortium IN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental   | Homebuyer | Homeowner |
|--------------------|----------|-----------|-----------|
| <b>PJ:</b>         | \$39,436 | \$63,839  | \$14,076  |
| <b>State:*</b>     | \$62,178 | \$73,709  | \$19,439  |
| <b>National:**</b> | \$88,539 | \$71,594  | \$22,853  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.0 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 0.91

| <b>RACE:</b>                             | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%  |
|--|--|--|--|--|
| White:                                   | <span style="border: 1px solid black; padding: 2px;">61.7</span> | <span style="border: 1px solid black; padding: 2px;">45.7</span> | <span style="border: 1px solid black; padding: 2px;">94.9</span> | <span style="border: 1px solid black; padding: 2px;">42.9</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">34.4</span> | <span style="border: 1px solid black; padding: 2px;">46.9</span> | <span style="border: 1px solid black; padding: 2px;">4.5</span>  | <span style="border: 1px solid black; padding: 2px;">57.1</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |

### ETHNICITY:

|          |   |   |   |   |
|----------|---|---|---|---|
| Hispanic | <span style="border: 1px solid black; padding: 2px;">2.4</span> | <span style="border: 1px solid black; padding: 2px;">7.1</span> | <span style="border: 1px solid black; padding: 2px;">0.6</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
|----------|---|---|---|---|

### HOUSEHOLD SIZE:

|                    |  |  |  |  |
|--------------------|--|--|--|--|
| 1 Person:          | <span style="border: 1px solid black; padding: 2px;">49.4</span> | <span style="border: 1px solid black; padding: 2px;">22.7</span> | <span style="border: 1px solid black; padding: 2px;">44.2</span> | <span style="border: 1px solid black; padding: 2px;">50.0</span> |
| 2 Persons:         | <span style="border: 1px solid black; padding: 2px;">28.5</span> | <span style="border: 1px solid black; padding: 2px;">23.3</span> | <span style="border: 1px solid black; padding: 2px;">26.9</span> | <span style="border: 1px solid black; padding: 2px;">14.3</span> |
| 3 Persons:         | <span style="border: 1px solid black; padding: 2px;">10.3</span> | <span style="border: 1px solid black; padding: 2px;">24.8</span> | <span style="border: 1px solid black; padding: 2px;">8.3</span>  | <span style="border: 1px solid black; padding: 2px;">14.3</span> |
| 4 Persons:         | <span style="border: 1px solid black; padding: 2px;">7.1</span>  | <span style="border: 1px solid black; padding: 2px;">15.6</span> | <span style="border: 1px solid black; padding: 2px;">10.9</span> | <span style="border: 1px solid black; padding: 2px;">14.3</span> |
| 5 Persons:         | <span style="border: 1px solid black; padding: 2px;">2.4</span>  | <span style="border: 1px solid black; padding: 2px;">8.6</span>  | <span style="border: 1px solid black; padding: 2px;">7.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| 6 Persons:         | <span style="border: 1px solid black; padding: 2px;">1.6</span>  | <span style="border: 1px solid black; padding: 2px;">1.8</span>  | <span style="border: 1px solid black; padding: 2px;">1.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| 7 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.8</span>  | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| 8 or more Persons: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">7.1</span>  |

### HOUSEHOLD TYPE:

|                        |  |  |  |  |
|------------------------|--|--|--|--|
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">42.3</span> | <span style="border: 1px solid black; padding: 2px;">32.5</span> | <span style="border: 1px solid black; padding: 2px;">13.5</span> | <span style="border: 1px solid black; padding: 2px;">57.1</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">19.8</span> | <span style="border: 1px solid black; padding: 2px;">3.1</span>  | <span style="border: 1px solid black; padding: 2px;">47.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">30.0</span> | <span style="border: 1px solid black; padding: 2px;">37.4</span> | <span style="border: 1px solid black; padding: 2px;">16.7</span> | <span style="border: 1px solid black; padding: 2px;">35.7</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">7.5</span>  | <span style="border: 1px solid black; padding: 2px;">25.2</span> | <span style="border: 1px solid black; padding: 2px;">17.9</span> | <span style="border: 1px solid black; padding: 2px;">7.1</span>  |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">1.8</span>  | <span style="border: 1px solid black; padding: 2px;">4.5</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |  |  |
|----------------|--|--|
| Section 8:     | <span style="border: 1px solid black; padding: 2px;">23.7</span> | <span style="border: 1px solid black; padding: 2px;">0.3</span> <sup>#</sup> |
| HOME TBRA:     | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |
| Other:         | <span style="border: 1px solid black; padding: 2px;">15.0</span> |  |
| No Assistance: | <span style="border: 1px solid black; padding: 2px;">61.3</span> |  |

**# of Section 504 Compliant Units / Completed Units Since 2001** 9

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): South Bend Consortium

State: IN

Group Rank: 47  
(Percentile)

State Rank: 10 / 12 PJs

Overall Rank: 49  
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS   | RED FLAG |
|-------------------------------------|---|------------|--------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.00%   | <b>92.02</b> |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 47.30%   | <b>72.31</b> |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | <b>82.61</b> |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 89.50%   | <b>97.63</b> |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 3.060    | <b>1.77</b>  |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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